

IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: ROSS WILLIAM ROGGIO :
:
Debtor :
: No. 5:17-bk-02119-JJT
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.....
OBJECTIONS OF KRISTY LYNN ROGGIO TO CHAPTER 13 PLAN
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Objections of Kristy Lynn Roggio to the Plan of Ross William Roggio, as follows:

I. PRELIMINARY AVERMENTS

1. This Chapter 13 proceeding was commenced with the filing of a Voluntary Petition on May 22, 2017.
2. That the attendant Plan was filed on June 8, 2017.
3. That the Plan makes unjustified material assumptions and further fails to address significant adverse items.

II. ASSUMPTIONS

4. The Objector is Kristy Lynn Roggio.
5. That at the time of the commencement of this proceeding the Objector and the Debtor had been engaged in a complex divorce proceeding, although substantial issues had been addressed by Agreement between the parties; however, Mr. Roggio had defaulted on the most significant obligations.
6. Based on the size of the Plan, the Debtor should be required to have them valued or appraised in some manner.

7. The Plan fails to acknowledge the ownership interest in the residence of Kristy Lynn Roggio.

8. That the secured claims are continuing to incur interest charges as fully secured claims and the Plan fails to address the increasing amounts due to those creditors since time of the commencement of this proceeding and 2020 the projected end of the Plan.

9. The Plan identifies the IRS claim as “unknown”; however, the United States of America, Internal Revenue Service has filed a Proof of Claim before the Plan was filed and the Debtor does not, in any regard, indicate a disagreement with that Proof of Claim.

10. The Debtor’s Plan fails to address, in any manner, that virtually all assets suggested in the Plan have been the subject of a search warrant and a request for forfeiture by the United States Department of Justice and that Mr. Roggio is believed to be a target of a Federal Criminal Investigation.

11. That the Plan fails to identify the amount and source of any retainer to the Dweck Law firm.

12. That the Plan fails to identify the amount and source of any retainer to the law firm of Jacob Laufer, P.C.

13. That the Plan fails to address what could be a substantial capital gains taxes and the anticipated hold back by the closing agent on the suggested residential sale.

14. That the debts and financial obligations do not match with those submitted to the Court of Common Pleas of Monroe County and that variance is understated in an amount of \$1,800,000.00.

15. There is no effort in the Plan to quantify or describe the amount and timing of any fees to the counsel for the Debtor that also represented the Debtor in the divorce proceeding.

16. That the Plan, as filed, cannot be sustained and will fail.

17. That the asset values are significantly inflated and cannot be sustained.

WHEREFORE, the Objector prays that the Objections be sustained and that the Plan be denied confirmation.

Respectfully submitted,

BRESSET & SANTORA, LLC.

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